



**Name of the account provider: Papaya Ltd**

**Account name: Papaya Ltd for Private Individual [Blackcatcard]**

**Date: 01.12.2025**

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which is not listed here. Full information is available in General Terms and Conditions.
- A glossary of the terms used in this document is available free of charge.
- MasterCard can be issued only for a private individual resident in the country from the list: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Iceland, Liechtenstein, Norway, Canary Islands, Ceuta, Melilla, Azores, Madeira, Aland Islands, Jan Mayen, French Guiana, Guadeloupe, Martinique, Réunion, Saint Martin (French Part) and Mayotte. Otherwise, the package Blackcatcard will contain only an IBAN Account.

Service	Fee
<b>General account services</b>	
<b>IBAN Account and payment card [Blackcatcard]</b> Includes a <b>package of services</b> consisting of: 1 IBAN Account 1 MasterCard	<b>0 EUR</b>
<b>Account maintenance monthly fee (if exists at least one additional card to package)</b>	<b>2 EUR</b>
<b>Issue of an additional card to package</b>	<b>7 EUR</b>

<b>Reissue of the card (if it has expired)</b>	<b>0 EUR</b>
<b>Reissue of the card (per customer request)</b>	<b>7 EUR</b>
<b>Custom nickname on a card</b>	<b>5 EUR</b>
<b>Card delivery (regular mail)</b>	<b>0 EUR</b>
<b>Dormancy Monthly fee</b>	<b>15 EUR</b>
<b>Payments (excluding cards)</b>	
<b>Incoming payment fee (SEPA)</b>	<b>0 EUR</b>
<b>Outgoing payment fee (SEPA) first 5 payments within the month</b>	<b>0 EUR</b>
<b>Outgoing payment fee (SEPA) starting from the 6th payment within the month</b>	<b>0.20 EUR</b>
<b>Cards and cash</b>	
<b>Blackcatcard transaction claim (having no grounds)</b>	<b>10 EUR</b>
<b>Withdrawal fee per transaction (up to 200 EUR per month)</b>	<b>0 EUR</b>
<b>Withdrawal fee per transaction (After exceeding the limit of € 200)</b>	<b>1 % (min 1,50 EUR)</b>
<b>Card Top Up Fee</b>	<b>3%</b>
<b>Card transfer Fee</b>	<b>3%</b>
<b>Other services</b>	
<b>Account statement in paper format</b>	<b>5 EUR</b>

<b>Standing order ("Split Payment")</b>	<b>0,5%</b>
<b>Package of services</b>	<b>Fee</b>
<b>IBAN Account and payment card [Blackcatcard]</b> <ul style="list-style-type: none"> <li>- IBAN Account</li> <li>- MasterCard (virtual card)</li> </ul>	<b>0 EUR</b>

Services beyond these quantities will be charged separately.

<b>Information on additional services</b>	
Information on fees for services exceeding the quantity of services covered by the package of services (excluding fees listed above)	
<b>Service</b>	<b>Fee</b>
<b>DHL card delivery</b>	<b>DHL Current fee</b>
<b>Storage of Funds Monthly Fee per closed accounts</b>	<b>50 EUR</b>

## Glossary

<b>Account, Accounts</b>	An "Account(s)" constitutes any and all account(s) maintained by us, either under your name or under the names of other individuals or entities associated with you.
<b>International Bank Account Number (IBAN)</b>	A number used internationally to uniquely identify the Account of a customer at a financial institution.
<b>Card, Blackcatcard, BCC</b>	means a payment card of MasterCard Worldwide international payment card organization issued by us to you, which may be in the form of a Plastic card or Virtual card;
<b>Additional Card</b>	means an additional Card issued to already issued and not expired card linked to Account Holder Account.
<b>Plastic card, Plastic BCC</b>	means a physical (plastic) card, which is a copy of Virtual BCC;
<b>Virtual card, Virtual BCC</b>	means a non-physical card linked to the Account, the use of which is limited to online purchases.

## Glossarju

<b>Kont, Kontijiet</b>	"Kont(i)" jikkostitwixxi kwalunkwe u kull kont(i) miżmuma minna, jew taħt ismek jew taħt l-ismijiet ta' individwi jew entitajiet oħra assoċjati miegħek.
<b>Bank Internazzjonali Numru tal-Kont (IBAN)</b>	Numru użat internazzjonalment biex jidentifika b'mod uniku l-Kont ta' klijent f'istituzzjoni finanzjarja.
<b>Karta, Blackcatcard, BCC</b>	tfisser karta tal-ħlas tal-organizzazzjoni internazzjonali tal-kards tal-ħlas MasterCard Worldwide maħruġa minna lilek, li tista' tkun fil-forma ta' Kard tal-plastik jew Kard Virtwali;
<b>Karta Addizzjonali</b>	tfisser Karta addizzjonali maħruġa għal karta diġà maħruġa u li mhix skaduta marbuta mal-Kont tad-Detentur tal-Kont.
<b>Kard tal-plastik, Plastic BCC</b>	tfisser kard fiżika (plastika), li hija kopja ta' Virtual BCC;
<b>Karta virtwali, BCC Virtwali</b>	tfisser karta mhux fiżikament marbuta mal-Kont, li l-użu tagħha huwa limitat għal xiri onlajn.